

AMENDMENTS

In the claims:

1. (Twice Amended) A method comprising:
 - establishing an electronic connection between a network processor and a payroll system;
 - establishing a payroll deduction card account to enable an employee to charge a purchase to said payroll deduction card account to pay for a purchase made from a participating merchant;
 - receiving a request from said participating merchant to apply a charge to said payroll deduction card account;
 - cross referencing the payroll deduction card account to the payroll of said employee, wherein said charge applied to said payroll deduction card account is automatically and dynamically deducted from said payroll;
 - determining an amount to be deducted from one or more of said employee's future paychecks, based on the amount of said charge;
 - transmitting an instruction to said payroll system to cover said charge on said employee's payroll deduction card account;
 - applying said amount to be deducted to said payroll deduction card account for one or more successive pay periods; and
 - deducting from said payroll automatically and dynamically the amount of said charge, wherein said participating merchant is not said employee's employer.

2. (Amended) The method of claim 1 further comprising:

- establishing a number of pay periods during which payroll deductions can occur;
 - establishing a credit limit for said employee; and
 - deducting said amount to be deducted from said employee's paycheck for more than one successive pay period.